The embodiments of the invention in which an exclusive property or privilege is claimed are defined as follows:

1.   A method for facilitating the processing of a transaction including the transfer of value between a first and a second user, said second user associated with a telephonic identifier, comprising:

obtaining a request from said first user to transfer a quantity of value to said second user, wherein said request includes said telephonic identifier associated with said second user;

accessing an account corresponding to said first user; and

transferring said quantity of value from said account corresponding to said first user to an account corresponding to said telephonic identifier associated with said second user.

2.   The method of Claim 1 further comprising obtaining a request for funding said first user account with said quantity of value to enable the transfer of said quantity of value.

3.   The method of Claim 2, wherein said quantity of value includes a monetary amount.

4.   The method of Claim 2, wherein said quantity of value includes a line of credit.

5.   The method of Claim 1, wherein if said telephonic identifier associated with said second user does not correspond to an account, creating an account based on said telephonic identifier of said second user.

6.   The method of Claim 1 further comprising notifying said second user of the transfer of said quantity of value.

7.   The method of Claim 6, wherein said second user is notified of the transfer via a group of notification means associated with said telephonic identifier of

said second user consisting essentially of a telephone call notification, a short messaging service notification, an electronic mail notification, and a pager notification.

8.   The method of Claim 7, wherein said second user is notified by said notification means preselected by said second user.

9.   The method of Claim 1 further comprising notifying said first user of the transfer of said quantity of value.

10.   The method of Claim 1, wherein accessing an account includes accessing a remote account corresponding to said first user.

11.   The method of Claim 1, wherein accessing an account includes accessing a remote account associated with said telephonic identifier of said second user.

12.   The method of Claim 1, wherein said telephonic identifier of said second user is a proxy telephonic identifier.

13.   The method of Claim 1, wherein said quantity of value is one of a group consisting essentially of coupons, vouchers, point, rebates, services, monetary funds, credits, and personal goods.

14.   The method of Claim 1, wherein said request includes criteria that must be satisfied prior to the transfer of value.

15.   The method of Claim 14, wherein said criteria is date specific.

16.   The method of Claim 14, wherein said criteria is based on an occurrence of an event.

17. The method of Claim 1, wherein said first user is associated with an identifier, said identifier of said first user being associated with a wireless telephone or a wireline telephone.

18. The method of Claim 1, wherein the transfer between said accounts occurs via a communication to a service provider, said service provider transferring said value between said accounts.

19. A computer readable medium having computer-executable instructions for performing the method recited in any one of Claims 1-18.

20. A computer system having a processor, a memory, and an operating environment, said computer system operable to perform the method recited in any one of Claims 1-18.

21. A computer readable medium having computer-executable components for facilitating the process of a transaction including the transfer of value between a first and a second user, said second user associated with a telephonic identifier, comprising:

a carrier interface component operable to interface with one or more telephone service carriers, said service carrier in communication with said first user; and

an user account component operable to:

receive a request from said first user to transfer a quantity of value from an account associated with an identifier of said first user, said request including said telephonic identifier associated with said second user;

access said account associated with said identifier of said first user;

determine whether an account is associated with said telephonic identifier of said second user;

process the transfer of value between said account of said first user and said account of said second user if said second user telephonic identifier corresponds to an account.

22. The computer readable medium of Claim 21 further comprising a data processing component operable to retrieve payee information based on said telephonic identifier of said second user if said second user telephonic identifier does not correspond to an account.

23. The computer readable medium of Claim 21, wherein said user account component is further operable to obtain a request from said first user to fund said first user account with said quantity of value to enable the transfer of said quantity of value.

24. The computer readable medium of Claim 21, wherein said quantity of value includes a monetary amount.

25. The computer readable medium of Claim 21, wherein said quantity of value includes a line of credit.

26. The computer readable medium of Claim 21, wherein said carrier interface component is further operable to notify said second user of the transfer of said quantity of value.

27. The computer readable medium of Claim 21, wherein said carrier interface component is further operable to notify said first user of the transfer of said quantity of value.

28. The computer readable medium of Claim 21, wherein said telephonic identifier of said second user is a proxy telephonic identifier.

29. The computer readable medium of Claim 21, wherein said quantity of value is one of a group consisting essentially of coupons, vouchers, point, rebates, services, monetary funds, credits, and personal goods.

30. The computer readable medium of Claim 21, wherein said identifier of said first user is associated with a wireless telephone or a wireline telephone.

31.   A system for facilitating the process of a transaction including the transfer of value between a first and a second user, said second user associated with a telephonic identifier, comprising:

a first user desiring to transfer a quantity of value from a first user account;

a second user for receiving said quantity of value, said system establishing an account associated with said telephonic identifier of said second user; and

a transfer server operable to receive a request from said first user desiring to transfer said quantity of value from said first user account, said request including said telephonic identifier of said second user, and further operable to transfer said quantity of value to said account associated with said second user.

32.   The system of Claim 31, wherein said transfer server is further operable to obtain a request from said first user to fund said first user account with said quantity of value to enable the transfer of said quantity of value.

33.   The system of Claim 31, wherein said quantity of value includes a monetary amount.

34.   The system of Claim 31, wherein said quantity of value includes a line of credit.

35.   The system of Claim 31, wherein if said telephonic identifier associated with said second user does not correspond to an account, said transfer server operable to create an account based on said telephonic identifier associated with said second user.

36.   The system of Claim 31, wherein said transfer server is further operable to notify said second user of the transfer of said quantity of value.

37.   The system of Claim 31, wherein said second user is notified of the transfer by said transfer server via a group of notification means associated with said telephonic identifier of said second user consisting essentially of a telephone call

notification, a short messaging service notification, an electronic mail notification, and a pager notification.

38.   The system of Claim 37, wherein said second user is notified by said notification means preselected by said second user.

39.   The system of Claim 31, wherein said transfer server is further operable to notify said first user of the transfer of said quantity of value.

40.   The system of Claim 31, wherein said telephonic identifier of said second user is a proxy telephonic identifier.

41.   The system of Claim 31, wherein said quantity of value is one of a group consisting essentially of coupons, vouchers, point, rebates, services, monetary funds, credits, and personal goods.

42.   The system of Claim 31, wherein said request includes criteria that must be satisfied prior to the transfer of value.

43.   The system of Claim 42, wherein said criteria is date specific.

44.   The system of Claim 42, wherein said criteria is based on an occurrence of an event.

45.   The system of Claim 31, wherein said first user account corresponds to an identifier, said identifier associated with a wireless telephone or a wireline telephone.

46.   The system of Claim 31, wherein the transfer between said accounts occurs via a communication to a service provider, said service provider transferring said value between said accounts.

47.   The system of Claim 31, wherein said telephonic identifier associated with said second user is a proxy identifier, and wherein said transfer server further operable to convert said proxy identifier to said second user account.

48.   The system of Claim 31, wherein said telephonic identifier associated with said second user is a proxy identifier, said system further comprising a proxy server operable to obtain said second user proxy identifier and associate said proxy identifier with said second user account, wherein said proxy server transmits the identification of said second user account to said transfer server.

49.   The system of Claim 31, wherein said first user corresponds to a mobile or wireline device.

50.   The system of Claim 31, wherein said second user corresponds to a mobile or wireline device.